



# ask SHIP

**Q: I will soon be moving to Canada for more than a year to stay with family members. When I return to the United States, how will my Medicare coverage be affected? Will I incur any financial penalties?**

**A:** In most cases if you are already enrolled in Medicare, you won't be able to get Medicare-covered services while living outside the United States. Medicare generally can't pay for any of your hospital or medical bills (Parts A & B) unless you get your medical care in the U.S.

Once you have moved out of the country, you will no longer meet the residency for a Part D (drug coverage) service area. So, you will no longer be eligible for Part D Prescription Drug coverage while living abroad.

A Part D Special Enrollment Period (SEP) would be available to you upon moving back to the United States. You will have the chance to join a Medicare Advantage Plan and/or Part D Plan during the two full months after the month you move

back to the United States without incurring late penalties. Be sure to indicate to the plan provider that you have recently returned to the United States after living permanently outside of the United States to avoid this late penalty.

Living and/or moving abroad will affect your other Medicare coverage (Parts A & B) in different ways depending on your situation.

If you live outside of the United States, you are over 65, and are eligible for Social Security benefits, you may file an application for monthly benefits and Part A. You'll have to file for Part B during the General Enrollment Period, January 1-March 31. You may have to pay higher premiums for the Part B penalty.

If you are a United States citizen, over 65, NOT eligible for Social Security benefits, and lived in a foreign country when you turned 65, you must live in the United States to file for Part B. You're first eligible to enroll in Part B the month you return to the United States to establish

your new residence. You won't have to pay a higher premium if you enroll in Part B when you first return to the U. S.

If you have any questions about your Medicare coverage when traveling or moving abroad, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD, or online at [www.medicare.in.gov](http://www.medicare.in.gov). You can also find us on Facebook and Twitter.